

PO BOX 15372
DEPT 02
WILMINGTON, DE 19850



Calls to or from this company may be monitored
or recorded for quality assurance

NCO FINANCIAL SYSTEMS, INC.

507 Prudential Road, Horsham, PA 19044
866-278-1213
OFFICE HOURS(ET):
8AM-9PM MON THRU THURSDAY
8AM-5PM FRIDAY
8AM-12PM SATURDAY
Apr 28, 2014

YQ8819
CLAUDIO RAMOS
107 MAIN ST APT 2
ALLENHURST NJ 07711-1149

CREDITOR
PENDRICK CAPITAL PARTNERS
CURRENT BALANCE DUE \$ 205.31
(SEE BACK FOR DETAIL)

Your account(s) was/were sold to PENDRICK CAPITAL PARTNERS. NCO Financial Systems, Inc. is the servicer of the account(s).

Our records indicate that your balance of \$205.31 is due in full. It is our intention to work with you to resolve the collection account(s). However, subject to your dispute and validation rights provided below, if you fail to resolve the collection account(s), we may report the account(s) to all national credit bureaus.

You may also make payment by visiting us online at www.ncofinancial.com. Your unique registration code is 1YQB8190-2JE6ZC. To receive future notices for the account(s) by e-mail, visit www.ncofinancial.com for details.

Returned checks may be subject to the maximum fees allowed by your state.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

Our Account #	Current Balance Due
YQB819	\$ 205.31

CLAUDIO RAMOS

Payment Amount

\$

Check here if your address or phone number has
changed and provide the new information below.

Make Payment To:

|||||
NCO FINANCIAL SYSTEMS
PO BOX 15372
WILMINGTON, DE 19850-5372

NCOP 27
599

0002 000032574936 0 00020531 1 0117 8